

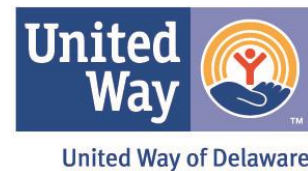


**A joint project of the  
Delaware Office of Financial Empowerment  
and United Way of Delaware**




<http://www.youtube.com/watch?v=JRkTCvuroW8>

[www.standbymede.org](http://www.standbymede.org)



**MONEY, LIFE,  
AND WELL-BEING**



A pyramid diagram divided into five horizontal sections. From top to bottom, the sections are: 1. Asset Development (red text), 2. Emergency Savings and Access to Credit (purple text), 3. Financial Position (blue text), 4. Physical Mobility (blue text), and 5. Living expenses (green text).

**Asset Development:**  
Home ownership,  
Education, Retirement,  
Business Development  
Stock Market

**Emergency Savings and  
Access to Credit**

**Financial Position:**  
Pay down debt, Increase credit score,  
access to mainstream financial services.

**Physical Mobility: vehicle ownership,  
insurance, and maintenance.**

**Living expenses:**  
Housing, Food, Utilities, Healthcare

**Stand By Me's Hierarchy  
of Economic Security**



A pyramid diagram divided into five horizontal sections. From top to bottom, the sections are: 1. self-actualization (purple text), 2. self-esteem (green text), 3. love and belonging (yellow text), 4. safety and security (orange text), and 5. physiological needs (red text).

**self-actualization**  
morality, creativity,  
spontaneity, acceptance,  
experience purpose,  
meaning and inner potential

**self-esteem**  
confidence, achievement, respect of others,  
the need to be a unique individual

**love and belonging**  
friendship, family, intimacy, sense of connection

**safety and security**  
health, employment, property, family and social stability

**physiological needs**  
breathing, food, water, shelter, clothing, sleep

**Maslow's Hierarchy of Needs**



## FINANCIAL EMPOWERMENT SERVICE PACKAGE

**Goal: Increase personal economic security.**

- **Personal Financial Coaching:** Budgeting, debt, financial goal setting, savings, and personal money management. Work one-on-one with a personal financial coach.
- **Mind Over Money Workshops:** Four 1-hour interactive workshops where participants have fun while they learn about money. Even the most financially savvy money manager will be surprised about the insights and ideas they come up with during these sessions.
- **Financial Services:** Work with credit unions and non-profits to develop and increase access to consumer-friendly savings, loan, and transaction products.
- **Post Secondary Education Services:** Financial planning for post-secondary, FAFSA applications, managing student loan debt.
- **Community Referrals:** Debt consolidation, foreclosure assistance, free tax preparation, matched savings programs, home ownership counseling.



**FREE OF CHARGE TO EMPLOYEES, STUDENTS,  
AND RESIDENTS OF DELAWARE**



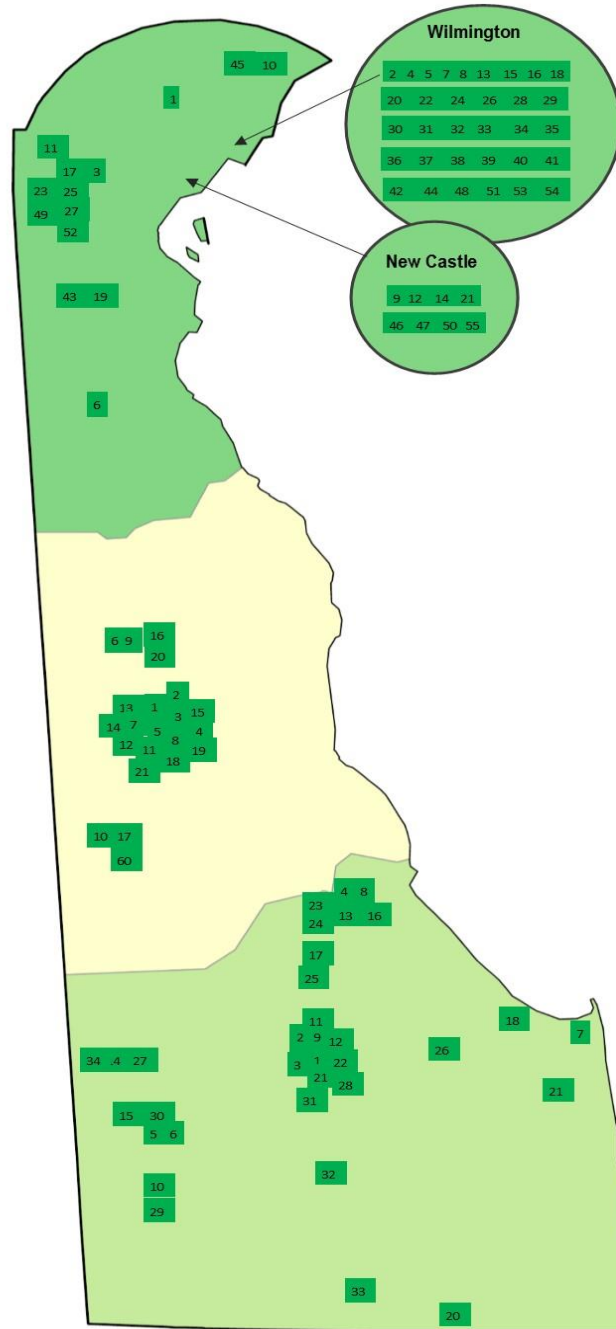
# Targeted Constituencies: May 2011 - June 2016



Targeted Programs	Target Market	Program Goals	Strategic Partners	Numbers Served
Employer Based	Low wage workers	\$BM as employee benefit to improve financial wellness in the workplace	DHSS, Dover Downs, 63 Childcare Centers, Beebe, Nanticoke, and Christiana Care Hospitals, M&T Bank, Non-profits, ShopRite, Dover Air Force Base, Perdue Farms	2595
Stand By Me Hispano	Hispanic Immigrants	Increase household financial stability and access to mainstream financial services	DE Hispanic Commission, LACC, La Esperanza, DOE/Office of Adult Ed ESL.	1743
Stand By Me 50+	Pre and Post Retirement	Ensure maximization of benefits and savings to protect quality of life in retirement	Wilmington Senior Center, Delaware Aging Network, DSAPPD, National Council on Aging, National Community Reinvestment Council	2886
Childcare Partnership	Childcare staff and parents	\$BM as employee benefit and service to families	DE Dept of Services to Children Youth and Families, Telamon, Wilmington Head Start, NCC Head Start, 63 childcare centers, Annie E. Casey Foundation, University of Maryland	1339
College Funding Project	High School Students and Parents	Educate and support families in developing and implementing financial plan for college.	DOE Higher Education Office, 34 High Schools (financial aid, scholarships, FAFSA, financial planning for college)	10,861
Community Colleges	College Students	Support students to ensure that they are able to simultaneously cover costs related to college and life.	All Del Tech Campuses	2867
FinanceAbility Start: 10/15	People with disabilities	Educate on the combination of benefits, income, and self-sufficiency.	Service Source, National Disability Institute	123
Workforce Development Partnership	Adults in workforce training	Improve personal financial stability of students to reduce stress, improve performance, retention, and ultimate job placement opportunities.	DOE/Office of Adult Ed ABE, workforce training, apprenticeship, Poly Tech, NCC Vo Tech, Sussex Tech and DOL Employment and Training	106
Millennials: Kiss Your Landlord Good-Bye Start: 4/16	Millennials, aspiring home owners	Improve credit scores, reduce debt, and increase savings to position aspiring home owners to link to attractive mortgages through Delaware Housing Finance Agency (DHFA).	Delaware State Housing Authority, Federation of Housing Counselors, State Board of Realtors, Financial Institutions - Prepare Millennials and other aspiring home owners to build credit and establish savings needed for home purchase. Connect them to attractive mortgages through the Housing Finance Agency.	298
Financial Coaching Customers	All Delawareans	Improve overall financial well-being, reduce stress, and enhance overall perspective, attitude, and quality of life.	Total unduplicated customer count served through personal financial coaching (some customers may be served by multiple initiatives described above: ie, Hispanic immigrant working at Dover Downs)	10,758

### NEW CASTLE COUNTY

1. Delaware Technical Community College, Stanton
2. Delaware Technical Community College, George
3. Christian Care Health Systems
4. Wilmington University
5. West End Neighborhood House
6. DHSS, Appoquinimik State Service Center
7. DHSS, Winder Laird Porter State Service Center
8. DHSS, Northeast State Service Center
9. DHSS, DeLaWarr State Service Center
10. DHSS, Claymont State Service Center
11. Hudson State Service Center
12. DHSS Administrative
13. Latin American Community Center
14. New Castle County Court
15. Wilmington Senior Center
16. Goodwill of Delaware
17. Food Bank of Delaware
18. ServiceSource of Delaware
19. All about Kids
20. Babes on a Square
21. Cradles to Crayons Early Learning Center
22. Covenant Preschool
23. Happy Kids Academy
24. Mary E. Herring
25. Newark Day Nursery
26. Sharon Temple Child Care Learning Center
27. Willa Road Children's Center
28. Ministry of Caring
29. Ministry of Caring, Il Bambino
30. Ministry of Caring, Guardian Angel
31. Rebecca Wornack Family Child care
32. Unikka Johnson Family Child care
33. St. Michael's School and Nursery
34. Di's Day Care I
35. Di's Day Care II
36. Chosen Children
37. Foulk Preschool and Daycare (site 1)
38. Foulk Preschool and Daycare (site 2)
39. Wilmington Head Start, Leslie Johnson Center
40. Wilmington Head Start, West 3rd Street Center
41. Wilmington Head Start, Van Buren Center
42. Wilmington Head Start, West End Center
43. NCC Head Start, Bear
44. NCC Head Start, Absalom Jones
45. NCC Head Start, Claymont
46. NCC Head Start, Lambson
47. NCC Head Start, Manor Park
48. NCC Head Start, Marshallton
49. NCC Head Start, Newark
50. NCC Head Start, Rose Hill
51. Delaware Department of Labor Job Resource Centers
52. Newark Senior Center
53. Absalom Jones Senior Center
54. St. Anthony's Senior Center
55. Howard Weston Senior Center
56. MOT Senior Center
57. New Castle Senior Center
58. Claymore Senior Center
59. Cornerstone Senior Center
60. Harrington Senior Center



### KENT COUNTY

1. NCALL
2. Dover Downs Hotel & Casino
3. Dover Air Force Base
4. Delaware Technical Community College
5. DHSS, James Williams State Services Center
6. DHSS, Smyrna State Service Center
7. Telamon, Dover
8. Telamon, Dover
9. Telamon, Smyrna
10. Telamon, Harrington
11. Tot's Turf Early Learning Center
12. Children's Place
13. Kids R Us
14. Tender Loving Heart's
15. White Oak Head Start
16. Smyrna Head Start
17. Harrington Head Start
18. Colonial Gardens Head Start
19. Delaware Department of Labor Job Resource Centers
20. Mamie A. Warren Senior Center
21. Modern Maturity Center

### SUSSEX COUNTY

1. NCALL
2. Owens Campus
3. DHSS, Thuman Adams State Service Center
4. DHSS, Milford State Services Center
5. DHSS, Shipley Service Center
6. Nanticoke Memorial Hospital
7. Beebe Hospital
8. Food Bank of Delaware
9. La Esperanza Community Center
10. Telamon, Laurel
11. Telamon, Georgetown
12. Telamon, Georgetown
13. Telamon, Milford
14. Telamon, Bridgeville
15. Telamon, Seaford
16. Telamon, Milford
17. Telamon, Lincoln
18. Beach Babies, Lewes
19. Beach Babies, Rehoboth
20. Next Step Learning Center
21. Sussex Boys & Girls Club
22. PACTT Center
23. Nurses & Kids
24. Milford Head Start
25. Lincoln Head Start
26. Cool Spring
27. Lavery Lane Head Start
28. Georgetown Centers
29. Laurel Head Start
30. Seaford Head Start
31. Delaware Department of Labor Job Resource Centers
32. Indian River Senior Center
33. Roxana Cheer Center
34. Bridgeville Senior Center





## KISS YOUR LANDLORD GOODBYE!

**Goal:** Increase the number of prospective buyers who are credit ready, income ready, savings ready....

Build a pipeline to housing counseling, realtors, and financial institutions.

**Target Market:** Millennials, Unqualified customers from home ownership counseling agencies, realtors, and financial institutions.

**Partners:** Housing Counseling Agencies, Delaware Association of Realtors, Financial Institutions, Delaware State Housing Authority, \$tand By Me (150 community partners) .

**Strategy:** Embed 3 financial coaches with partner organizations to prepare clients for next steps. Partners refer unqualified customers to coaches to work on specific goals.

Coaches refer qualified customers back to home ownership counseling to continue their journey to home ownership. Referrals will be managed to ensure appropriate feedback loop.



**\$BM is FREE OF CHARGE TO EMPLOYEES, STUDENTS,  
AND RESIDENTS OF DELAWARE – 8,000 served in 4 years**



# Delaware Financial Empowerment Partnership



State of Delaware,  
DE Dept. of Health and Social  
Services, Office of Financial  
Empowerment

United Way of  
Delaware

## NON-PROFIT IMPLEMENTATION PARTNERS: SERVICE SECTORS

**West End  
Neighborhood  
House:**  
New Castle  
County

**Wilmington  
Senior  
Center:**  
50+

**NCALL  
Research:**  
Kent  
County

**Food Bank of  
Delaware:**  
Community  
Partners

**Goodwill of  
Delaware and  
Delaware County:**  
Sussex County and  
workforce

**LACC:**  
\$BM  
Hispano  
&  
childcare

**Childcare Partners:**  
Telamon Corp,  
NCC HeadStart,  
DE Early Childcare  
Center

**Service  
Source:**  
Disability

## CO-LOCATION, SERVICE PARTNERS, TARGET MARKETS

**K-12/ DOE –**  
Office of Higher  
Education  
School Districts  
and High Schools:  
college access

**State Agencies,  
Corporations,  
Small Businesses,  
and their  
workforce:**  
Employee Benefits

**Del Tech Community  
College and  
Wilmington  
University:**  
student retention

**Immigrants and  
Hispanics:**  
Delaware Hispanic  
Commission,  
ESL classes,  
non-profits

**Aspiring  
Homeowners:**  
Delaware State  
Housing Authority,  
Federation of Housing  
Counselors

**50+ :** Delaware Aging  
Network, Wilmington  
Senior Center, DSAPPD

**Child Care Centers:**  
DE Dept. of Services to  
Children, Youth, and Families  
Employee benefits and  
Parent Engagement

**Military:** Dover Air Force  
Base, Active Duty and  
Veterans

**Workforce Development:**  
Adult Education,  
Goodwill, SNAP E&T, and  
DOL OneStops



# COACHING CUSTOMERS: GOALS AND MILESTONES

Client Financial Goal 10,495 unduplicated customers participated 35,328 coaching sessions. They are working on 26,965 goals with an average success rate of 85%. (Clients work on multiple goals)	Number working on it	Number who achieved at least one milestone	Percentage who achieved at least one milestone
Access Financial Products/Services	1357	1179	86.88%
Asset Development	1208	1197	99.08%
Budgeting	9824	5259	53.53%
Credit Improvement	5260	5096	96.23%
Debt reduction	2872	2787	97.04%
Improve Employment Situation	1210	778	64.29%
Improved Financial Knowledge and Skills	328	326	99.39%
Increase Income	1078	1052	97.58%
Increase Savings	1643	1019	62.02%
Post-secondary Access	894	888	99.32%
Referrals	1175	1175	100.00%
Retirement Plan Development	116	104	89.65%





NEW CASTLE COUNTY	KENT COUNTY	SUSSEX COUNTY
<b>Lead Operating Partner:</b> West End Neighborhood House	<b>Lead Operating Partner:</b> NCALL Research, Inc.	<b>Lead Operating Partner:</b> Goodwill of Delaware and Delaware Co.
ShopRite Supermarkets	Dover Downs	Nanticoke Hospital
Christiana Hilton	Delaware State Housing Authority	Beebe Hospital
DE Dept. of Health and Social Services	DE Dept. of Health and Social Services	DE Dept. of Health and Social Services
Westside Health Center (community health services)	Dover Air Force Base	Allen Farms (new)
Wilmington University	Wilmington University	M&T Bank
Child Care Centers and Head Start	Child Care Centers (non-profit and private)	<b>Operating Partner:</b> Telamon – Head Start (13 locations)
Christiana Care Health Systems	<b>Operating Partner:</b> Telamon – Head Start programs (14 locations)	Child Care Centers (non-profit and private)
DE Office of Higher Ed/ High Schools/School Districts	DE Office of Higher Ed/ High Schools/School Districts	DE Office of Higher Ed/ High Schools/School Districts
Del Tech, Wilmington & Stanton	Del Tech, Terry	Del Tech Owens
<b>Operating Partner:</b> Latin American Community Center – Hispanic immigrants and residents	DE Dept of Agriculture	Sussex Tech Adult Ed (James H. Groves)
<b>Operating Partner:</b> Wilmington Senior Center - 50+	Poly Tech Adult Ed (James H. Groves)	
<b>Operating Partner:</b> Food Bank of Delaware – community and Food Bank programs		



## Stand By Me Services Provided to the People of Delaware

Service Provided	Jan-Dec 2011	Jan-Dec 2012	Jan-Dec 2013	Jan-Dec 2014	Jan-Dec 2015	YTD 2016	Unduplicated Total
Personal Financial Coaching (# of clients)	312	1159	1817	3069	4518	3782	11,134
Interactive workshops Workshops report: Sum workshop participants		620	1630	6424	9781	4034	22,489
FAFSA Applications	129	622	186	922	991	3039	5,889
Financial Aid Workshops				2,521	2,016	4,529	9,066
Free Self-Help Tax Preparation	0	2,700	3,042	3,500	2,473	3039	14,754
Total							63,332